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UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA

In re

Case Number 10-12709-AJ-13
Chapter 13

FRANK GARCIA, III,
and CHERYL J. GARCIA

JUDGMENT DETERMINING VALUE
OF THE GMAC MORTGAGE
(FORMERLY QUICKEN LOANS, INC.)
(AND/OR WELLS FARGO, N.A.)
SECURED CLAIM PURSUANT
TO 11 U.S.C. §506(a) AT ZERO

FRANK GARCIA, III
and CHERYL J. GARCIA

Plaintiffs

AP No. 10-01173

vs

GMAC MORTGAGE, QUICKEN LOANS, INC.
AND WELLS FARGO, N.A.

Defendants

The default of defendants having been entered, IT IS ORDERED, ADJUDGED and
DECREED as follows:

1. The value of Defendants GMAC Mortgage, Quicken Loans, Inc. and/or Wells Fargo,
N.A.'s second Deed of Trust recorded against Plaintiffs/Debtors' residence commonly known as
212 Carolyn Drive, American Canyon, CA 94503, AP No. 058-123-020 (and legal described as
Lot 254, as shown on the Map of Rancho Del Mar No. 4, filed on August 17, 1954 in Book 6 of

1 Maps at Pages 1 and 2 Napa County Records) as Instrument No. 2006-0005383, is zero (0) and
2 shall be treated under Plaintiffs/Debtors' Chapter 13 Plan as a general unsecured claim.
3 Defendants do not have a secured claim and Defendants' lien may not be enforced, pursuant to
4 11 U.S.C. §§506, 1322(b)(2) and 1327.

5 2. Any timely filed proof of claim of the Defendants GMAC Mortgage, Quicken Loans,
6 Inc. and/or Wells Fargo, N.A. for the second Deed of Trust shall be treated as an unsecured
7 claim under the Plan.

8 3. Defendants GMAC Mortgage, Quicken Loans, Inc. and/or Wells Fargo, N.A. or their
9 agents, are ordered to cancel and reconvey their second Deed of Trust, including but not limited
10 to, Instrument No. 2006-0005383 recorded in the Napa County Records Office, against
11 Plaintiffs/Debtors FRANK GARCIA, III and CHERYL J. GARCIA's residence commonly
12 known as 212 Carolyn Drive American Canyon, CA 94503, AP No. 058-123-020 (and legally
13 described above) pursuant to 11 U.S.C. §506(d), immediately upon the entry of the Chapter 13
14 Discharge Order and deliver to the attorney for the Plaintiffs/Debtors within 20 days from the
15 date of the entry of the said order at no charge or fee to the Plaintiffs/Debtors for the cancellation
16 and delivery.

17 4. This judgment is of no effect if the Chapter 13 case is dismissed or converted prior to
18 entry of discharge.

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20 Dated : February 7, 2011

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23 Alan Jaroslovsky
24 U.S. Bankruptcy Judge
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